



HOUSING FOR PUBLIC SCHOOL EMPLOYEES, CITY EMPLOYEES AND CHILDCARE TEACHERS (HPCC)

DOWN PAYMENT ASSISTANCE LOAN PROGRAM

Thank you for your interest in the Down Payment Assistance Loan Program.  
Please mail this application and other requested documentation to:

City of Sunnyvale  
Housing Division  
c/o Katrina L. Ardina  
P.O. Box 3707  
Sunnyvale, CA 94088-3707

If you have any questions or need assistance filling out this application please contact Program Administrator, Katrina L. Ardina at (408) 730-7451 or via email at [kardina@ci.sunnyvale.ca.us](mailto:kardina@ci.sunnyvale.ca.us). All information provided in this application is confidential. Please type or print all responses. This application does not constitute a loan approval.

Indicate Amount of Assistance Requested: \$ \_\_\_\_\_ (Maximum Loan amount \$50,000)

BORROWER INFORMATION							
Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (include area code)	Age	Date of Birth	Social Security Number	Home Phone (include area code)	Age	Date of Birth
<input type="checkbox"/> Married <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Separated		Dependents (not listed by Borrower)	
<input type="checkbox"/> Unmarried (include single, divorced, widowed)		No.      Ages:		<input type="checkbox"/> Unmarried (include single, divorced, widowed)		No.      Ages:	
Present Address (street, city, state, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent      No. Yrs.				Present Address (street, city, state, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent      No. Yrs.			

If residing at present address for less than two years, complete the following:

Former Address (street, city,state,ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent      No. Yrs.	Former Address (street, city,state,ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent      No. Yrs.
Former Address (street, city,state,ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent      No. Yrs.	Former Address (street, city,state,ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent      No. Yrs.

Household Information: Size of Household: (circle one)    1            2            3            4            5            6            7            8 or more  
(Complete one line for each non-applicant member of your household)

Name	Relation	Age	Social Security Number

EMPLOYMENT INFORMATION			
Borrower		Co-Borrower	
Name and Address of Employer <input type="checkbox"/> Self-Employed	Years on this Job	Name and Address of Employer <input type="checkbox"/> Self-Employed	Years on this Job
	Yrs. Employed in this line of work/profession		Yrs. Employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. Area code)	Position/Title/Type of Business	Business Phone (incl. Area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name and Address of Employer <input type="checkbox"/> Self-Employed	Dates (from-to)	Name and Address of Employer <input type="checkbox"/> Self-Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. Area code)	Position/Title/Type of Business	Business Phone (incl. Area code)
Name and Address of Employer <input type="checkbox"/> Self-Employed	Dates (from-to)	Name and Address of Employer <input type="checkbox"/> Self-Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. Area code)	Position/Title/Type of Business	Business Phone (incl. Area code)

MONTHLY INCOME AND COMBINED HOUSING EXPENSE						
GROSS MONTHLY INCOME	BORROWER	CO-BORROWER	TOTAL	Describe Other Income Alimony, child support or separate maintenance income		
Base Empl Income*				B/C	Description	Monthly Amt.
Overtime						
Bonuses						\$
Commissions						
Dividends/Interest						\$
Net Rental Income						
OTHER (see the notice in *describe other income* to the right)						\$
TOTAL	\$	\$	\$	TOTAL		\$

\*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

ASSETS AND LIABILITIES (DEBTS)				
ASSETS Description	Cash or Market Value	DEBTS	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase Held by:		\$	List credit cards, auto loans, student loans, alimony payments, child support payments, or any other liabilities.	
List all checking and savings accounts below		Type of credit card (Visa, MC, Sears, etc)	\$ Payt./Mos.	\$
Name of Bank, S&L, or Credit Union	Acct. No.		\$ Payt./Mos.	\$
Current Balance \$	Type of credit card (Visa, MC, Sears, etc)		\$ Payt./Mos.	\$
Name of Bank, S&L, or Credit Union	Acct. No.		\$ Payt./Mos.	\$
Current Balance \$	Type of credit card (Visa, MC, Sears, etc)		\$ Payt./Mos.	\$
Name of Bank, S&L, or Credit Union	Acct. No.		\$ Payt./Mos.	\$
Current Balance \$	Type of credit card (Visa, MC, Sears, etc)		\$ Payt./Mos.	\$
Do you anticipate receiving gift funds for down payment and/or closing costs? <input type="checkbox"/> Yes <input type="checkbox"/> No    If yes, how much? \$		Acct. No.		
Stocks & Bonds (Company name, number & description)	\$	Type of Liability	\$ Payt./Mos.	\$
IRA/401K	\$	Acct. No.		
Net worth of business(es) owned (attach financial statement)	\$	Type of Liability	\$ Payt./Mos.	\$
Other Assets (itemize)	\$	Acct. No.		
Total Assets	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$
		Job Related Expenses (child care, union dues		\$

List any additional name under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

ALTERNATE NAME	CREDITOR NAME	ACCOUNT NUMBER

DECLARATIONS		
If you answer "yes" to any questions below, you may submit an additional sheet for explanation.	BORROWER	CO-BORROWER
a) Are there any outstanding judgments against you?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
b) Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
c) Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
d) Are you a party to a lawsuit?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
e) Have you directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
f) Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
g) Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
h) Is any part of the down payment borrowed?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
i) Are you a co-maker or endorser on a note?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
j) Are you a U.S. citizen?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
k) Are you a permanent resident alien?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
l) Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
m) Have you had an ownership interest in a property in Santa Clara County within the last 3 years?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

PROPERTY INFORMATION

Address: \_\_\_\_\_

City: \_\_\_\_\_

Purchase Price: \$ \_\_\_\_\_

Number of square feet: \_\_\_\_\_

Number of Bedrooms: \_\_\_\_\_

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CERTIFICATIONS

HOMEBUYER CERTIFICATION OF ELIGIBILITY:

I certify to the best of my knowledge and belief that I am eligible for assistance from the City of Sunnyvale through the Down Payment Assistance Loan Program for Public School Employees, City Employees and Childcare Teachers Program (as defined in the Program Summary which is a part of this packet):

A. Income:

My/Our household qualifies as a moderate-income household, with a current total annual gross household income of \$ \_\_\_\_\_, which is 120% or below the current area median income adjusted by household size.

B. Employment (please check one):

( ) I am a permanent, full-time employee, employed by a school district serving Sunnyvale **and** assigned to a school where the majority of students are residents of Sunnyvale (See attached listing of schools identified where the majority of students are residents of Sunnyvale)

( ) I am a full-time (permanent) employee with the City of Sunnyvale

( ) I am a qualified child care provider working at a State-licensed childcare center located within the City of Sunnyvale or childcare center for school-aged children operated by a school district within the City of Sunnyvale and qualified to teach under State Title 22 requirements

C. First-Time Homebuyer:

I meet the following condition:

( ) I have not owned a primary residence in Santa Clara County within the past three years

DECLARTION OF OWNER-OCCUPANCY:

I, \_\_\_\_\_, declare as follows:

1) I am purchasing the dwelling within one of the following cities: Sunnyvale, Cupertino, Santa Clara, San Jose, Saratoga, Los Altos, or Mountain View.

2) I will reside in this property as my primary residence.

3) I understand that I/we will be in default of the times of this loan for failure to occupy the property as my primary residence.